

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JANET C. FLAHERTY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-22227 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/15/2016 and confirmed on 9/9/16 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		151,112.00
Less Refunds to Debtor	71,334.00	
TOTAL AMOUNT OF PLAN FUND		79,778.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	3,920.62	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,420.62

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	SELECT PORTFOLIO SERVICING INC - SV Acct: 8958	0.00	0.00	0.00	0.00
	SELECT PORTFOLIO SERVICING INC - SV Acct: 8958	3,237.08	3,237.08	0.00	3,237.08
	SELECT PORTFOLIO SERVICING INC - SV Acct: 8958	0.00	51,816.63	0.00	51,816.63
	SELECT PORTFOLIO SERVICING INC - SV Acct: 8958	0.00	0.00	0.00	0.00
	SHALER AREA SD (SHALER) (RE) Acct: 0046	8,123.76	8,123.76	395.72	8,519.48
	SHALER TOWNSHIP (SWG) Acct: 6N46	853.93	853.93	0.00	853.93
	SHALER TOWNSHIP (RE) Acct: 6N46	697.89	697.89	36.49	734.38
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 6N46	1,290.34	1,290.34	61.42	1,351.76
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 6N46	286.53	286.53	0.00	286.53
	SHALER TOWNSHIP (SWG) Acct: 6N46	0.00	0.00	0.00	0.00
	SHALER TOWNSHIP (SWG) Acct: 6N46	0.00	0.00	0.00	0.00
					66,799.79

Priority					
	MICHAEL C EISEN ESQ Acct:	0.00	0.00	0.00	0.00
	JANET C. FLAHERTY Acct:	39,000.00	39,000.00	0.00	0.00
	JANET C. FLAHERTY Acct:	32,334.00	32,334.00	0.00	0.00
	M EISEN AND ASSOCIATES PC Acct:	3,500.00	3,500.00	0.00	0.00
	MICHAEL C EISEN ESQ Acct:	0.00	0.00	0.00	0.00

16-22227 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	M EISEN AND ASSOCIATES PC Acct:	1,000.00	1,000.00	0.00	0.00
*** NONE ***					

Unsecured

PEOPLES NATURAL GAS CO LLC*	7,377.76	2,056.18	0.00	2,056.18
Acct: 7357				
PEOPLES NATURAL GAS CO LLC*	366.83	102.24	0.00	102.24
Acct: 5747				
DUQUESNE LIGHT COMPANY(*)	8,608.43	2,399.17	0.00	2,399.17
Acct: 1247				
ECAST SETTLEMENT CORP	0.00	0.00	0.00	0.00
Acct: 4964				
NAVIENT SOLUTIONS INC O/B/O ECMC	0.00	0.00	0.00	0.00
Acct: 1247				
NAVIENT SOLUTIONS INC O/B/O ECMC	0.00	0.00	0.00	0.00
Acct: 1247				
BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
Acct:				
JAMES P VALECKO ESQ	0.00	0.00	0.00	0.00
Acct: 1727				
JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
Acct:				
RICHARD M SQUIRE & ASSOCIATES	0.00	0.00	0.00	0.00
Acct:				
THOMAS SONG ESQ FOR JODI L HAUSE I	0.00	0.00	0.00	0.00
Acct:				
KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:				
				4,557.59

TOTAL PAID TO CREDITORS

71,357.38

TOTAL CLAIMED

PRIORITY 0.00  
SECURED 14,489.53  
UNSECURED 16,353.02

Date: 10/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JANET C. FLAHERTY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22227 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Janet C. Flaherty  
Debtor

Case No. 16-22227-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:**

Recip ID	Recipient Name and Address
db	+ Janet C. Flaherty, 534 Seavey Road, Pittsburgh, PA 15209-1840
sp	+ Anthony J. Erlain, Anthony J. Erlain, Esq. & Associates, LL, 2885 Wildwood Road Extension, Allison Park, PA 15101-2418
sp	+ Barbara E. Holmes, Blaufeld Schiller & Holmes LLP, 800 Penn Avenue, Suite 700, Pittsburgh, PA 15222-3615
sp	+ Blaufeld, Schiller & Holmes, LLP, 800 Penn Ave., Ste. 700, Pittsburgh, PA 15222-3615
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ Township of Shaler, 300 Wetzel Road, Glenshaw, PA 15116-2281
14258785	+ Credit Protection Association, PO Box 802068, Dallas, TX 75380-2068
14246581	+ Keri P. Ebeck, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14258790	+ PA Municipal Service, 336 Delaware Ave, Dept L, Oakmont, PA 15139-2138
15499012	Select Portfolio Servicing, Inc., et al., P.O. Bo x 65250, Salt Lake City, UT 84165
14258791	+ Township of Shaler, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 27 2023 00:22:00	LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME L, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 27 2023 00:22:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 27 2023 00:22:00	Select Portfolio Servicing, Inc., et al., P.O. Box 65250, Salt Lake City, UT 84165-0250
14258786	Email/Text: kbarkley@bernsteinlaw.com	Oct 27 2023 00:22:00	Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
14246579	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 27 2023 00:22:00	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
14277192	+ Email/Text: ebnjts@grblaw.com	Oct 27 2023 00:20:00	County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14312681	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 27 2023 00:22:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
15377442	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 27 2023 00:22:00	LSF8 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14246582	+ Email/PDF: pa_dc_claims@navient.com	Oct 27 2023 00:28:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14270244	Email/Text: ECMCBKNotices@ecmc.org	Oct 27 2023 00:21:00	Navient Solutions, Inc. on behalf of, Educational

District/off: 0315-2

User: auto

Page 2 of 3

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14319174	+ Email/Text: ebnpeoples@grblaw.com	Oct 27 2023 00:20:00	Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14277194	+ Email/Text: ebnjts@grblaw.com	Oct 27 2023 00:20:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14246580	+ Email/PDF: bncnotices@becket-lee.com	Oct 27 2023 00:28:37	Township of Shaler, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
			eCast Settlement Corp, PO Box 35480, Newark, NJ 07193-5480

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
intp		Carmen J Polaritz
cr		Duquesne Light Company
cr		LSF8 MASTER PARTICIPATION TRUST, RAS Crane, 10700 Abbotts Bridge Road, Suite 170, UNITED STATES
cr		LSF8 MASTER PARTICIPATION TRUST, et.al.
cr		LSF9 MASTER PARTICIPATION TRUST
cr		Select Portfolio Servicing, Inc., as servicer for
cr		UMB Bank, National Association, not in its individ
14258784	*+	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
14258788	*+	Keri P. Ebeck, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14258789	*+	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14258787	*+	eCast Settlement Corp, PO Box 35480, Newark, NJ 07193-5480
14324358	##+	LSF8 Master Participation Trust, Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330

TOTAL: 8 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Bradley A. King	on behalf of Interested Party Carmen J Polaritz bking@kingguddylaw.com
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank Trust National Association, not in its individual capacity, but solely as owner trustee of BRAVO Residential Funding Trust 2021-C bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing Inc., et al. bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

Page 3 of 3

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Brian Nicholas

on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as Legal Title Trustee for LVS Title Trust XII bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST bnicholas@kmlawgroup.com

James P. Valecko

on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jvalecko@weltman.com PitEcf@weltman.com

Jeffrey R. Hunt

on behalf of Creditor Township of Shaler jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Allegheny County jhunt@grblaw.com

Michael C. Eisen

on behalf of Debtor Janet C. Flaherty attorneyeisen@yahoo.com aarin96@hotmail.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST smncina@raslg.com

Thomas Song

on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC pawb@fedphe.com

Thomas Song

on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST et.al. pawb@fedphe.com

TOTAL: 16